11/15/82

Prairie Employer Review

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IRS Suggests Use of Magnetic Tape System

The Internal Revenue Service is urging North Dakota companies to take advantage of the magnetic tape/disk system of reporting wage and information documents to the IRS.

"We are encouraging companies to participate in this reporting system," said Gary O. Booth, IRS District Director for North Dakota. "It is proven to be economical and efficient for both the companies and IRS."

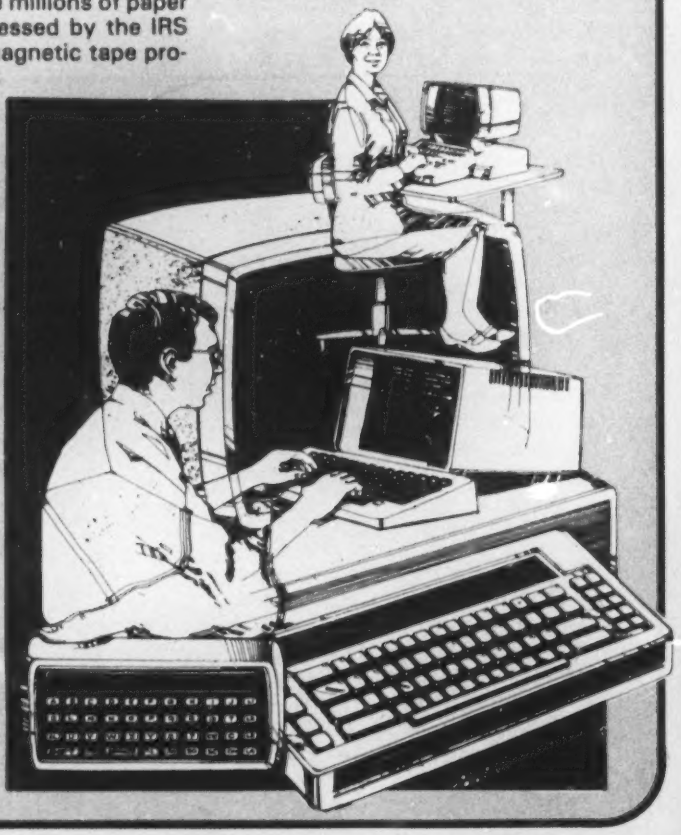
Companies having computer capabilities or access to computer equipment can file their Forms 1099, Forms 1087, and Forms W-2 information documents by way of magnetic tape or disk. This magnetic media program can be particularly beneficial to CPA firms with computer capabilities. The program allows one transmitter to act as an agent to file for numerous companies.

For the filer, the cost of paper, carbon, seperating copies, sorting completed forms, mailing and packaging are all reduced or eliminated. There are also reduced storage and handling costs. In addition, the participating companies have more flexibility in designing the copy of the paper information return that must be furnished to the payee.

"There is another important savings," said Booth. "It costs about 24 cents for the IRS to process each paper document. However, it costs a half cent to process a document on magnetic tape. That amounts to a real savings for the government and eventually the taxpayers."

"Considering the millions of paper documents processed by the IRS each year, the magnetic tape program saves us a tremendous amount of time and money," continued Booth. "For example, an estimated 56,000 information documents received on tape saves the IRS one staff year."

The IRS provide programming guidelines and technical assistance. Testing tapes are available to determine format acceptability. After first-year approval of format acceptability is recieved, a company may continue to file in succeeding years without securing annual IRS approval. You may obtain further information about this program by contacting Lola Hagen, Magnetic Tape Coordinator, IRS, P. O. Box 2461, Fargo, North Dakota 58108, or calling 293-0650 in Fargo or 1-800-342-4710 for the rest of the state.



Annual Planning Report Published

Mailed during July, Job Service's "Annual Planning Report" for 1983 provides objective decision-making information for public and private manpower planners and administrators. Including six appendices of tabular data and 15 pages of text, the report outlines the history of employment growth for the late 1970's to the present and provides projections of final employment growth rates for 1982 and 1983. The report forecasts a 2 percent employment growth rate among wage and salary industries during 1982 and a 3 percent rate of growth during 1983. These growth rates fall between the 5 percent average growth rates of the 1970's and the less than 2 percent growth in employment experienced by the state since that time.

Instead of declines, the report suggests that some strength is returning to employment in the construction industry with service industries and mining responsible for much of the remaining employment growth.

The report makes it clear that North Dakota is not losing jobs, it simply isn't adding jobs fast enough for all who need or want them. At rates of 2 to 3 percent, the current and near future rate of job growth is insufficient to meet population pressures for jobs. With the last cohort of the post-war baby boom generation graduating from high school over the next two years, the number of unemployed is expected to rise moderately.

A 2 to 3 percent rate of job growth means that total job-related earnings consumers can use to purchase goods and services are not likely to rise as fast as they did during the late 1970's. However, the rate of nonfarm job growth and related wage earnings during 1981 were greater than during 1980 when wages paid to the state's labor force declined against the rate of inflation. The consumer's purchasing power during 1982 and 1983 should continue to improve over 1980 statistics, but the rate of increase will not reach the rates established during the late 1970's.

Moreover, with job growth concentrated in construction, service, and mining industries there is also a tendency for new job opportunities to be limited to a few geopraphic areas and occupations. Of course, if demand for the export of agricultural goods were to expand beyond present low forecast levels, employment would grow more rapidly than the "Annual Planning Report" suggests.

Finally, although most of the text discusses employment in terms of state level estimates and projections, many of the tables present county level detail for local planning use. The appendix tables include county level information on population and labor force characteristics, agriculture, industry of employment, earnings, and income. Summary tables presenting the distribution of employment by occupation for the state and nation are presented in the final appendix.

For complimentary single copies, requests can be made through the Research and Statistics Section of Job Service at 224-2868 in Bismarck.

Employers Can Cut Job Insurance Costs

In these days of high unemployment and heavy demands on the Job Insurance Trust Fund, it's more important than ever that Job Service cut costs wherever possible. There is a way employers can help the agency run a tight Job Insurance Program...making sure that we only pay benefits to workers that are entitled to receive them.

When an employer places an order with a local Job Service office, it is highly likely that some of the workers referred will be filing a claim for benefits. Workers drawing benefits must accept a referral to a suitable job...they must report for an interview and, if hired, they must accept the job and show up for work. Workers not complying with these requirements may be disqualified from receiving benefits.

Because of this, Job Service interviewers need to follow up with employers to see if covered workers showed up for an interview and, if offered, accepted a job. Therefore, it's very important that employers keep good records on who they interview and hire. If Job Service doesn't find out that the claimant didn't show up, it is likely that the individual will continue to draw benefits.

Job Service works hard to run a balanced Job Insurance Program...to see that every deserving worker gets the help they are entitled to at the lowest possible cost to employers.

Now All Workers Can Get a Tax Shelter

Do you offer your employees the option of a payroll deduction Individual Retirement Account?

Workers throughout the country are beginning to realize that these progams are giving them easy access to one of the best tax shelters open to the average American worker.

The wealthy have been able to use a variety of tax shelters over the years. But IRAs have now brought the tax shelter advantage to anyone earning a paycheck.

Before January of this year, IRAs were available only to people who weren't covered by any pension plan so most union members were unable to take advantage of the IRA tax benefits. A new tax law changed that. The new IRAs now allow every worker in the country the chance to build up a hefty retirement supplement, in addition to saving money on taxes today.

One of the most painless ways to save for an IRA is through a payroll deduction program. Employees can put away a little each paycheck, instead of a big chunk all at once.

The number of companies offering payroll deduction IRA plans is growing rapidly. According to the Investment Company Institute, which tracks mutual funds, more than 50 of the top Fortune 500 companies have incorporated these plans utilizing a mutual fund and sometimes other IRA investment options. Hundreds of other corporations, many of them leaders in their industries, have done the same.

The basics of IRAs?

* Anyone earning an income can invest up to $2,000 each year. If the employee has a spouse who is not working (and therefore can't open his or her own IRA), the annual contribution can be upped to $2,250. If the spouse does work, a couple could shelter up to $4,000 a year.

* An important thing to remember, though: Those figures are maximum investments. Workers can contribute as little as, say, $250 a year in an investment like a mutual fund, for example. And they can even skip a year's contribution--or more than one, if they like. Even when employees aren't adding to their contributions, the initial investments can still continue to grow.

* The tax benefits: First, the yearly contribution is totally tax deductible. If they contribute $2,000 and earn $22,000 a year, they only have to declare a taxable income of $20,000 on their income tax form (excluding any other deductions).

Let's see what that means for an employee's taxes. If a typical employee and spouse do earn $20,000, they're probably in a 30 percent tax bracket. In that bracket, They'd pay about $600 in taxes on $2,000 worth of taxable income. But if they invested that same $2,000 in an IRA, they'd pay no income tax at all on the amount. This means their IRA contribution really costs only $1,400. ($2,000 minus $600)

* The other big tax advantage: Over the years, the money can compound and grow into a substantial sum. Any earnings, dividends, or capital gains made on an IRA investment accumulate tax-free. The only time a worker starts to get taxed is at withdrawl time. They then pay tax on the amount withdrawn according to their then-current tax bracket. Most people withdraw their IRA funds sometime between the ages of 59½ and 70½, after they've retired. Since tax brackets

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usually drop sharply after retirement, tax payments on IRA withdrawals are generally far less painful.

Employees can get part or all of their money before age 59½, but in that case, they'll pay ordinary income tax and an added 10 percent penalty charge.

How much can be accumulated before retirement? Suppose a worker invested money in a tax-exempt IRA over a long period of time and got an average rate of return of 12 percent. The chart that follows shows what would happen to such an investment.

There are a wide range of choices for an IRA--depending on an individual's investment objectives.

People looking for the highest income consistent with maximum safety might find a money market fund would be best. The yields change with the market in most investments, of course, but money market funds have produced consistently high yields over the last few inflationary years. Average yield in 1979 was 10 percent; in 1980, 12 percent; and in 1982, 16.5 percent. Currently, money market funds are yielding about 13 percent.

Those interested in a more aggressive type investment can put their IRA money into funds that invest in stock. Don't forget that stocks do go up and down in value but they range all the way from those which invest in the bluest of blue chip corporations to those which look for the most rapid rate of growth while running calculated risks to get there.

And of course there is a wide variety of other funds investing in international stocks, bonds, specific types of industries, particular countries...in fact, almost any type of security available.

FUTURE VALUE OF ANNUAL IRA INVESTMENTS

ANNUAL INVESTMENT	10 YEARS	20 YEARS	30 YEARS
$ 250	$ 4,914	$ 20,175	$ 67,573
$ 500	$ 9,827	$ 40,349	$135,146
$1,000	$19,655	$ 80,699	$270,293
$2,000	$39,309	$161,397	$540,585

JOB INSURANCE PROGRAM

We know that employers are vitally concerned with the job insurance program in North Dakota. It is their tax dollars that finance the program. They pay the "premium" to provide income maintenance to former workers.

Beginning with this issue of PRAIRIE EMPLOYER REVIEW, we will provide what we hope will be informative aids for employers on such subjects as tax rates, claim notices, appeal hearings, legislative matters, fraud control, and many others.

Also, we will begin sharing a short statistical analysis of the job insurance program with a table showing new claims, weeks claimed, benefits paid out, tax payments received, and the all-important trust fund balance. We will publish these items by quarter and give comparisons with the previous two years.

QUARTER ENDING	NEW CLAIMS	WEEKS CLAIMED	BENEFITS PAID	TRUST FUND BALANCE	TAX PAYMENTS RECEIVED
1980					
March	9,742	128,885	11,706,000	13,711,000	4,609,000
June	8,120	93,861	8,727,000	15,478,000	10,138,000
Sept.	5,868	81,492	7,099,000	16,912,000	8,206,000
Dec.	8,057	76,613	7,407,000	15,961,000	6,036,000
1981					
March	8,575	146,274	15,193,000	5,803,000	4,622,000
June	5,328	80,253	8,706,000	9,258,000	11,864,000
Sept.	4,522	52,512	5,121,000	14,173,000	9,811,000
Dec.	9,316	59,817	5,327,000	16,632,000	7,434,000
1982					
March	11,011	138,703	15,339,000	7,483,000	5,734,000
June	8,785	106,306	11,598,000	9,570,000	13,283,000

U.S. CONSUMER PRICE INDEX
ALL URBAN CONSUMERS

(1967=100)	Annual Average 1981	Aug. 1982	July 1982	Aug. 1981	Percent Change from July 1982	Percent Change from Aug. 1981	Percent Change Projected on Annual Basis
All Items	272.4	292.8	292.2	276.5	0.2	5.9	2.4
Food & Beverage	267.3	279.9	280.8	270.1	−0.3	3.6	−3.7
Housing	293.5	320.1	319.2	299.7	0.3	6.8	3.7
Apparel and Upkeep	186.9	191.8	189.7	187.4	1.1	2.3	14.0
Transportation	280.0	296.2	296.1	283.7	-0-	4.4	-0-
Medical Care	294.5	333.3	330.0	299.3	1.0	11.4	12.7
Entertainment	221.4	237.4	236.8	222.3	0.3	6.8	3.7

NONFARM WAGE AND SALARY EMPLOYMENT

FARGO-MOORHEAD SMSA WAGE AND SALARY EMPLOYMENT	Aug. 1982	July 1982	Aug. 1981	Percent Change from July 1982	Percent Change from Aug. 1981
TOTAL	**60,170**	**59,990**	**60,410**	**0.3**	**−0.4**
Construction and Mining	3,540	3,460	3,640	2.3	−2.7
Manufacturing	4,680	4,600	4,860	1.7	−3.7
Durable Goods	2,150	2,080	2,250	3.4	−4.4
Nondurable Goods	2,530	2,520	2,610	0.4	−3.1
Food and Kindred Products	1,760	1,750	1,870	0.6	−5.9
Other Nondurable Goods	770	770	740	-0-	4.1
Transportation, Comm. and Public Utilities	3,730	3,750	3,940	−0.5	−5.3
Wholesale Trade	7,100	7,010	6,900	1.3	2.9
Retail Trade	12,000	11,900	11,930	0.8	0.6
Finance, Insurance, and Real Estate	3,990	3,980	3,940	0.4	1.3
Services	14,340	14,320	13,790	0.1	4.0
Government	10,790	10,970	11,410	−1.6	−5.4
Federal	2,180	2,190	2,160	±0.5	0.9
State and Local	8,610	8,780	9,250	−1.9	−6.9
GRAND FORKS SMSA WAGE AND SALARY EMPLOYMENT					
TOTAL	**35,030**	**35,520**	**35,080**	**−1.4**	**−0.1**
Construction and Mining	1,890	1,830	1,930	3.3	−2.1
Manufacturing	1,660	2,020	1,800	−17.8	−7.8
Transportation, Comm. and Public Utilities	2,070	2,090	2,170	−1.0	−4.6
Wholesale Trade	2,520	2,420	2,500	4.1	0.8
Retail Trade	7,890	7,800	7,930	1.2	−0.5
Finance, Insurance, and Real Estate	1,470	1,480	1,490	−0.7	−1.3
Services	7,880	8,100	7,720	−2.7	2.1
Government	9,650	9,780	9,540	−1.3	1.2

MANUFACTURING HOURS AND EARNINGS

	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	Aug. 1982	July 1982	Aug. 1981	Aug. 1982	July 1982	Aug. 1981	Aug. 1982	July 1982	Aug. 1981
United States									
Total Manufacturing	331.89	333.45	320.40	39.0	39.0	39.9	8.51	8.55	8.03
Durable	357.24	357.11	345.32	39.3	39.2	40.2	9.09	9.11	8.59
Nondurable	298.38	299.92	284.86	38.6	38.6	39.4	7.73	7.77	7.23
Food & Kindred	312.82	314.80	298.45	39.9	40.0	39.9	7.84	7.87	7.48
Printing & Publishing	324.12	321.77	309.38	37.0	36.9	37.5	8.76	8.72	8.25
North Dakota									
Total Manufacturing	289.10	284.56	280.28	37.4	37.1	38.5	7.73	7.67	7.28
Durable	305.35	303.96	297.40	38.4	37.9	39.6	7.96	8.02	7.51
Nondurable	274.48	268.63	262.22	36.5	36.4	37.3	7.52	7.38	7.03
Food & Kindred	305.35	284.16	276.32	39.4	38.4	38.7	7.75	7.40	7.14
Printing & Publishing	245.16	237.25	222.76	33.4	32.5	33.1	7.34	7.30	6.73
Fargo-Moorhead SMSA									
Total Manufacturing	302.57	309.27	309.67	38.3	39.0	40.8	7.90	7.93	7.59
Durable	314.73	318.06	329.62	39.0	38.6	41.1	8.07	8.24	8.02
Nondurable	293.33	301.06	290.39	37.8	39.2	40.5	7.76	7.68	7.17

CIVILIAN LABOR FORCE

	Aug. 1982	July 1982	Aug. 1981	Percent Change from July 1982	Percent Change from Aug. 1981
UNITED STATES (In Thousands)					
Labor Force	110,644	110,522	108,818	0.1	1.7
Employment	99,839	99,732	100,840	0.1	−1.0
Unemployment	10,805	10,790	7,978	0.1	35.4
Unemployment Rate	9.8	9.8	7.3		
NORTH DAKOTA					
Labor Force	369,280	364,920	363,310	1.2	1.6
Employment	352,600	347,440	349,080	1.5	1.0
Unemployment	16,680	17,480	14,230	−4.6	17.2
Unemployment Rate	4.5	4.8	3.9		
FARGO-MOORHEAD SMSA					
Labor Force	74,760	74,670	73,310	0.1	2.0
Employment	71,380	71,190	69,980	0.3	2.0
Unemployment	3,380	3,480	3,330	−2.9	1.5
Unemployment Rate	4.5	4.7	4.5		
GRAND FORKS SMSA					
Labor Force	43,710	44,190	42,770	−1.1	2.2
Employment	40,970	41,640	40,410	−1.6	1.4
Unemployment	2,740	2,550	2,360	7.5	16.1
Unemployment Rate	6.3	5.8	5.5		

U.S. data seasonally adjusted; other data not seasonally adjusted.

NORTH DAKOTA
NONFARM WAGE AND SALARY EMPLOYMENT

	Aug. 1982	July 1982	Aug. 1981	Percent Change from July 1982	Percent Change from Aug. 1981
TOTAL	**251,400**	**251,480**	**250,830**	**-0-**	**0.2**
MINING	**9,640**	**9,530**	**11,680**	**1.2**	**-17.5**
Coal	1,240	1,240	1,310	-0-	-5.3
Crude Petroleum and Natural Gas	7,940	7,860	9,960	1.0	-20.3
Other Mining	460	430	410	7.0	12.2
CONSTRUCTION	**19,120**	**18,790**	**17,360**	**1.8**	**10.1**
Building Construction	3,840	3,730	4,280	2.9	-10.3
Street, Highway and Heavy Construction	8,510	8,400	5,480	1.3	55.3
Special Trade Construction	6,770	6,660	7,600	1.7	-10.9
MANUFACTURING	**14,680**	**14,960**	**15,620**	**-1.9**	**-6.0**
Durable Goods	6,780	6,710	7,720	1.0	-12.2
Stone, Clay and Glass	1,110	1,120	1,110	-0.9	0.9
Primary and Fabricated Metals	610	600	750	1.7	-18.7
Machinery and Transportation Equipment	4,140	4,120	4,960	0.5	-16.5
Other Durable Goods	920	870	910	5.7	1.1
Nondurable Goods	7,900	8,250	7,900	-4.2	-0-
Food and Kindred Products	3,660	3,980	3,780	-8.0	-3.2
Dairy Products	900	890	910	1.1	-1.1
Food Specialties, Sugar and Confectionery Products	970	1,290	1,090	-24.8	-11.0
Bakery Products	460	470	450	-2.1	2.2
Other Food and Kindred Products	1,330	1,330	1,330	-0-	-0-
Printing and Publishing	2,180	2,200	2,200	-0.9	-0.9
Other Nondurable Goods	2,060	2,070	1,920	-0.5	7.3
TRANSPORTATION, COMMUNICATIONS, AND PUBLIC UTILITIES	**16,680**	**16,720**	**17,150**	**-0.2**	**-2.7**
Transportation	8,650	8,680	9,140	-0.3	-5.4
Trucking and Warehousing	4,680	4,660	4,450	0.4	5.2
Other Transportation	3,970	4,020	4,960	-1.2	-15.4
Communications	3,830	3,850	3,860	-0.5	-0.8
Public Utilities	4,200	4,190	4,150	0.2	1.2
WHOLESALE TRADE	**21,770**	**21,690**	**21,550**	**0.4**	**1.0**
Durable Goods	11,320	11,290	11,160	0.3	1.4
Nondurable Goods	10,450	10,400	10,390	0.5	0.6
RETAIL TRADE	**46,290**	**45,980**	**45,990**	**0.7**	**0.7**
General Merchandise	5,690	5,640	5,760	0.9	-1.2
Food Stores	6,320	6,310	6,020	0.2	5.0
Automotive Dealers and Service Stations	6,130	6,170	6,240	-0.6	-1.8
Apparel and Accessory Stores	2,980	2,880	2,910	3.5	2.4
Other Retail	25,170	24,980	25,060	0.8	0.4
FINANCE, INSURANCE, AND REAL ESTATE	**12,050**	**12,040**	**11,870**	**0.1**	**1.5**
Finance	6,670	6,660	6,600	0.2	1.1
Banking	4,390	4,390	4,420	-0-	-0.7
Other Finance	2,280	2,270	2,180	0.4	4.6
Insurance	3,600	3,590	3,480	0.3	3.4
Real Estate	1,780	1,790	1,790	-0.6	-0.6
SERVICES	**54,690**	**54,440**	**52,490**	**0.5**	**4.2**
Lodging	4,800	4,670	4,700	2.8	2.1
Nursing and Personal Care	6,080	6,000	5,710	1.3	6.5
Hospitals	13,280	13,210	12,630	0.5	5.1
Other Medical	5,410	5,370	5,110	0.7	5.9
Other Services	25,120	25,190	24,340	-0.3	3.2
GOVERNMENT	**56,480**	**57,330**	**57,120**	**-1.5**	**-1.1**
Federal Government	9,620	9,630	9,630	-0.1	-0.1
State Government	15,750	15,650	15,670	0.6	0.5
Educational Services	9,200	9,130	8,960	0.8	2.7
Other State Government	6,550	6,520	6,710	0.5	-2.4
Local Government	31,110	32,050	31,820	-2.9	-2.2
Educational Services	12,860	13,410	13,070	-4.1	-1.6
Other Local Government	18,250	18,640	18,750	-2.1	-2.7

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PRODUCER PRICE INDEX UNITED STATES AVERAGE

(1967=100)	Annual Average 1981	Aug. 1982	July 1982	Aug. 1981	Percentage Change from July 1982	Percentage Change from Aug. 1981
All Commodities	293.4	300.4	300.6	296.4	-0.1	1.3
Farm Products and Processed Foods and Feeds	251.5	250.1	252.5	254.2	-1.0	-1.6
Industrial Commodities	304.1	313.4	313.0	307.2	0.1	2.0

GLOSSARY OF TERMS

Civilian Labor Force—number of persons 16 years and older defined as employed or unemployed, excluding members of the Armed Forces.

Consumer Price Index (CPI)—a measure of the average change in prices over a period of time in a fixed market basket of goods and services. Changes are usually expressed in percentages. The following example illustrates the method used to calculate the percentage change using 211.5 as the "current index" and 209.1 as the "previous index":

Current index	211.5
Less previous index	209.1
Equals	2.4
Divide by the previous index	209.1
Equals	.011
Results multiplied by one hundred	.011x100
Equals percentage change	1.1

Covered Employment—employment that falls under coverage of the North Dakota Unemployment Compensation Law. At the present time only agriculture, the self-employed, students working for educational institutions, religious organizations, fully commissioned salesmen, and elected and appointed officials have significant numbers of non-covered workers.

Employed—those persons working for pay or profit during a week, or unpaid family workers working 15 hours or more during a week. Also included are those who, although not working, had some job attachment and were not looking for work. This involves persons temporarily absent from a job due to illness, bad weather, vacation or labor-management dispute, whether or not they were in a pay status during their time off.

Insured Unemployment—a count of persons who have filed claims for state job insurance benefits. An accurate comparison of data for the insured unemployed cannot be made if one period of time is prior to July 1, 1979, and the second period is after that date. This is due to the change in eligibility requirements mandated by the state legislature effective July 1, 1979.

Nonfarm Wage and Salary Employment-Establishment Data—refers to the number of jobs held rather than the number of people employed.

"p"—preliminary estimates subject to revision.

Producer Price Index (PPI)—measures average changes in prices received in primary markets of the United States by commodity producers in all stages of processing. These changes are usually expressed in percentages. The method of calculation is the same as used for the Consumer Price Index (See item 2).

Seasonally Adjusted Labor Force Series—to assist in evaluating the labor force, recurrent yearly employment and unemployment movements have been isolated and removed by the Bureau of Labor Statistics though a seasonal factor method.

Standard Metropolitan Statistical Area (SMSA)—(a) an area designated by the Office of Management and Budget with a central city of at least 50,000 inhabitants; or (b) a central city of at least 25,000 inhabitants but with a minimum of at least 50,000 when combined with adjacent populated areas, provided the county or counties in which the city and adjacent areas are located have a population of at least 75,000.

Unemployment—the number of persons who for an entire week did not work at all, were able to work and available for work, and (1) were looking for work or (2) would have looked for work except that (a) they were waiting to return to a job from which they had been laid off; or (b) they were waiting to report to a new wage and salary job scheduled to start within the following 30 days (and were not in school during the week).

Unemployment Rate—the number of unemployed expressed as a percent of the civilian labor force.

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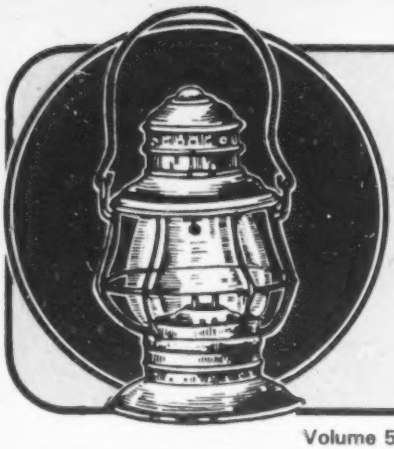


Prairie Employer Review

Volume 5, No.1 May 1983

"Give Little, Ask Much" Policy Hinders Hiring

With summer nearly here, many employers are on a seasonal upswing in hirings. An important part of the interview and selection process is checking applicant job references.

Excerts from **Job Reference Checks**, *a booklet prepared by Job Service for its staff, reviews this often controversial process.*

A valuable tool of the personnel professional and hiring authorities is being lost to fear and legal misunderstanding. Reference and background checks on job applicants are being thwarted by the reluctance of companies to release information about their former employees.

But the source of most employers' reluctance to release such information—fear of libel suits by former employees who learn of unfavorable recommendations—is not supported by current law.

Rather, most courts that have ruled on the subject say a former employer can give out information on a former employee—if the caller is asking in order to make a hiring decision, and if the information given out is true, or is reasonably believed to be true.

The erosion of reference checks was verified in an informal survey conducted recently. The survey asked personnel executives at 60 **Fortune 500** multinationals about their policy with regard to reference checks.

Even if a request was accompanied by a written release from the individual in question, only nine companies had a policy of releasing "all available information" about former employees. Thirteen would do no more than "confirm dates of employment and job title." The remaining companies would release "limited additional information" which did not include performance reviews or salary.

While 51 of the 60 firms refused to release "all available information," that is exactly what 48 of them asked for when they inquired about a potential employee. When asked, "What information do you attempt to obtain when checking past employment," nearly five-sixths answered "as much as possible." The shoe was on the other foot.

Caution, not unwillingness, is behind the apparent, "give little, ask much," policy that serves to hinder the hiring authority's ability to predict the future performance of a prospective employee based on his or her past record.

Everybody knows of somebody or has heard of somebody who got sued after releasing reference information. But the potential loss to the entire hiring system is much greater if information is not disclosed than the potential loss to any one employer if it is disclosed.

It has gotten to the point where employers don't want to take a 5 percent chance of a lawsuit even if there is a 99 percent chance of winning the suit under the current state of the law.

Law Favors Release of Background Information

What is the current state of law? Basically, courts in almost all states have held that employers—both former and prospective—have a "qualified privilege" to discuss an employee's past performance. Research has yet to find a state that does not recognize the privilege.

As long as the information is given to someone with a clear interest in receiving it, such as a prospective employer, then discussions of an employee's past misconduct or poor performance are permissible under the law.

Cont. on pg. 4

High-Tech Convo Set for June

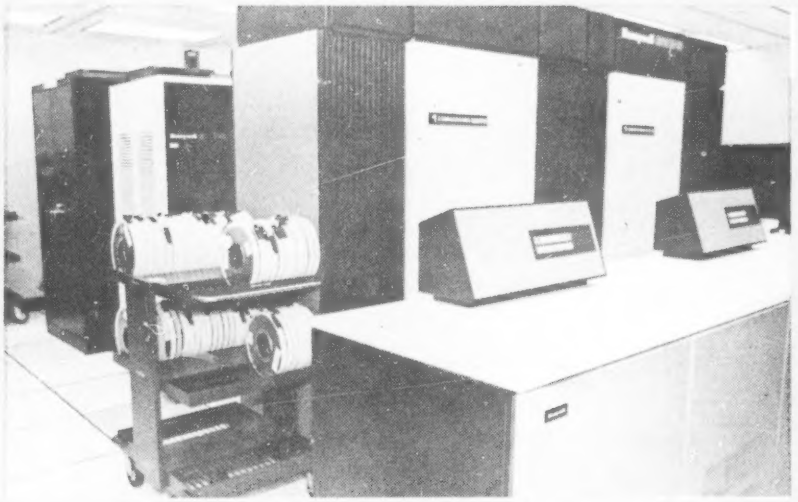
High-tech, a current buzzword referring to the shift from an industrial society to an information society, has hit North Dakota.

What kind of changes are taking place in the state's economy and our lifestyles, and how industries and workers can adapt, are questions being addressed at an upcoming Governor's conference in Bismarck.

The Governor's Conference on Education, Training, and Employment for New and Emerging Technologies is set for June 23-24 at the Holiday Inn. Dr. Kent Alm, conference manager, says registration is free and open to all North Dakotans. Bismarck motels will provide special rates.

Dr. Ronald E. Barnes, nationally known business consultant and educator, will open with an address on "The Future Society." Barnes has said that dramatic societal changes will escalate in the future, and the ability to cope with the changes will be critical to our survival.

William Kolberg, president of the National Alliance of Business in Washington, D.C., will discuss the new federal Jobs Training Partnership Act (JTPA). An analysis of the North Dakota labor pool and available jobs for people within that pool will then be given by Mrs. Shirley Peterson, executive director, Job Service North Dakota.



The following presentations will point out some of the substantial, high-tech changes in energy, agribusiness, manufacturing and the service industry; and, give examples where technology is becoming more complex and far-reaching in the state's economy.

The four speakers will return for an evening panel discussion on the current and anticipated education and training needs for the work force in these industries.

The deputy chief of staff for the United States Department of Labor, Ben Love, will begin the next day with a talk about the problems and opportunities surrounding the conference topic from the federal perspective, and the partnership theme in the new JTPA. Conference attendees will then break into groups to discuss potential state policies, with Dr. Alm summarizing the conference at a final general session.

"Change is the supporting theme of the conference," concluded Alm. "It's an opportune time to define when, where and how technological changes will take place, and what we're going to do about them."

Interested persons can secure additional information and registration material by contacting Alm at the State Capitol Building in Bismarck.

(Clip and Mail)

Registration Form

Governor's Conference Education, Training and Employment for the New and Emerging Technologies
June 23 & 24, 1983—BISMARCK HOLIDAY INN

(Please Return IMMEDIATELY)

Name _____

Address _____

Occupation/Title _____

Phone _____

Representing _____

NOTE: *Upon receipt of your registration form, you will be mailed additional information on the Conference, including housing information. Your registration packet will be available to be picked up at the registration area on June 23, 1983, between the hours of 8:00 a.m. and 10:00 a.m.*

Return to: **Governor's Conference; State Capitol Building Bismarck, ND 58505 (Phone: 224-4504)**

Lawmakers Revise Job Insurance

The recession and its accompanying high unemployment has taken a heavy toll on the state's job insurance program. While benefits have been a salvation to jobless workers, the program has sometimes seemed like a financial plague to North Dakota employers.

Benefits paid out last year reached a record high, while the trust fund went to a record low. The 1983 Legislature, therefore, had to go to work on law changes that would keep the trust fund afloat.

Revisions recommended by Job Service and eventually passed were in two basic packages: changes on payroll taxes used to finance the program, and changes in the amount and method used to pay worker benefits. The following summarizes the new provisions.

Employer Tax

The new law eliminates the eight-column tax rate structure, and sets up a single, adjustable base column. Rates range from .5 to 5.0 percent within the base column, which are similar to those under the previous Column II.

Historically, the column used to tax employers for any given year is determined by the balance of the job insurance trust fund. Over the years, employers have stayed in Column II or III. By 1983, the trust fund dropped so low, employers would have moved into Column I without any law revision.

Column I, never used before, was sometimes called the panic column. It places all employers, including those with stable employment and low turnover, at a minimum rate of 2.7 percent of their taxable payroll or higher. In certain instances, this would have resulted in a 400 percent increase in payroll taxes.

The new law applies an adjustment factor to the base column each year. This involves an increase or decrease as needed to pay benefits for the following year and provide an adequate trust fund reserve.

The adjustment factor in 1983 is 33 percent. Comparing the new law to the previous, an employer who was at .5 percent in 1982 and paid a maximum tax of $46.20 per employee, would have paid $274 for the same worker in 1983 under Column I. Instead, the same employer will now pay $64.68.

Benefits

The second law package deals with benefits received by unemployed workers. Measures include minor housekeeping changes to the present law, and some tightening of current eligibility criteria, such as:

- If an individual is receiving benefits and becomes ill or disabled, they will continue receiving benefits until they can become reemployed because of a job offer.

- Last employment has been redefined to show most recent employment. The intent is to close a loophole that allowed a person, disqualified from receiving benefits because of a voluntary quit or firing, to requalify because of temporary, spot-job employment.
- The weekly benefit amount is now equal to 1/52 of the individual's total wages for insured work, paid during two quarters of their base period in which wages were the highest. This is a change from the previous 1/26 of the individual's high quarter earnings. The result is a lower benefit amount for people in high seasonal work, who get much overtime in a situation not typical of the average weekly wage.
- The minimum weekly benefit amount will be $60 a week instead of the present $47 per week. The net effect is that workers need to earn the minimum wage full-time to qualify. Part-time workers at minimum wage will probably not qualify.
- The maximum weekly benefit amount is reduced from the present 67 percent down to 62 percent of the average weekly wage in 1983. This will reduce the maximum weekly benefit amount to approximately $182 per week. North Dakota has been one of the higher states at 67 percent. The national average is around 55 percent.

The overall effect of these law revisions is to raise payroll taxes $15 million and reduce benefits $4.2 million.

To put this tax load for North Dakota businesses in perspective, it should be noted that employers will pay $55 million in taxes to finance the program this year. Job Service estimates benefit payments in 1983 will be $51 million. The 1981 Biennial Report of the Tax Commissioner to the Governor shows 1981 individual income taxes were $43 million and corporate taxes were $31 million.

PRAIRIE EMPLOYER REVIEW

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JOB SERVICE North Dakota

Commentary:

A New D-Day *By Michael Stone, Executive Director, International Association of Personnel in Employment Security.*

June 6 is a special date in American history. Most know it for the Allied invasion of Normandy in World War II. A group of public servants also know June 6 for another reason, and they are launching a new D-Day to continue attacking unemployment and helping move the nation to economic prosperity.

This date marks the 50th anniversary of the creation of Job Service, christened the United States Employment Service in 1933 with passage of the Wagner-Peyser Act. A landmark piece of New Deal legislation, the Act paved the way for the national unemployment insurance system. Today it is a model of federal-state cooperation.

Production reports clearly show Job Service effectiveness in assisting America's jobless and its employers. Job Service North Dakota made over 36,000 placements in Fiscal Year 1982. If each placement worked one 20-hour week at the $3.35 minimum wage, an impact of about $2.5 million on the state's economy would result.

Annualized, this is an impact of nearly $127 million, and neither figure includes the reductions to Job Insurance benefits or transfer payments that result from faster placements. Even in this recessionary time, with budget reductions a hard reality, the service continues its placement efforts.

A fully functioning Job Service is even more important during an economic recovery, because it can speed hiring and hasten a person's transition to nonsubsidized employment. That's why the slogan "Working Hard to Keep America Working" is truly descriptive of today's Job Service.

Tax Credit Continues

Employers who haven't hired all their extra summer help can still get in a money saving tax credit.

Private business owners who hire certain youth between May 1 and September 15 can earn a sizeable federal tax credit. However, the prospective employee must be certified eligible by Job Service before or on the job starting date, reminds Dennis Mock, state coordinator for the Targeted Jobs Tax Credit Program.

Quite a few North Dakota employers are taking advantage of the credit, says Mock. He attributed much of the public awareness to efforts by the National Alliance of Businessmen and the Greater North Dakota Association. "Their summer youth hiring campaign really stirred interest," he stated.

The credit is on 85 percent of the first $3,000 in wages paid to the employee, for up to 90 days. To qualify, the youth must be 16-17 years old, low income, and a first-time company employee. A 50 percent credit is also available for economically disadvantaged youth aged 18-24.

Mock urged interested employers to contact their local Job Service office, or call toll-free 1-800-732-2964.

Cont. from pg. 1

This privilege is founded on a policy of promoting reliable business judgments in hiring, based on all the knowledge available in the business community. Thus, when a company releases background information, it enables a potential employer to make better hiring decisions. Statements that would otherwise be libelous or slanderous escape liability because they were made in furtherance of that important social policy.

To enjoy the privilege and freely discuss the pros and cons of former employees, an employer must be careful to follow two rules:

- The information must be released to an inquirer who has a job-related "need to know." In a large company, the information could be released directly to the personnel manager or hiring authority. At smaller firms, the information could be given to corporate officers or the foreman in charge of hiring.
- The former employer must release only truthful information or have a reasonable belief that the information being released is truthful. In other words, the information must be communicated without malice or without a reckless disregard for the truth.

The legal privilege that allows former and potential employers to discuss job performance does not encompass information related to Equal Employment Opportunity considerations. The strong national policy in favor of EEO will override any state ruling that establishes the privilege.

No employer has the right to discuss race, age, or other such matters and expect to escape lawsuits.

Basically, the law may be summarized by the following equation:

Legitimate Inquiry + Absence of Malice = Qualified Privilege.

That is, when a prospective employer seeks information needed to make an informed and rational hiring decision, and the former employer relates work history in a truthful manner without making statementmenst that are known falsehoods, then the law protects the communication from a successful legal action by the former employee.

Interested employers can obtain further information by contacting Doug Cunningham, Personnel Director for Job Service North Dakota, at the state office in Bismarck. According to Cunningham, the booklet is available on a limited basis through his office.

JOB INSURANCE PROGRAM

QUARTER ENDING	NEW CLAIMS	WEEKS CLAIMED	BENEFITS PAID	TRUST FUND BALANCE	TAX PAYMENTS RECEIVED
1982					
March	11,011	138,703	$15,339,000	$7,483,000	$5,734,000
June	8,785	106,306	11,598,000	9,570,000	13,283,000
Sept.	7,541	82,283	9,105,000	12,100,000	11,350,000
Dec.	11,493	101,955	11,603,000	9,293,000	8,428,000
1983					
March	17,029	196,325	23,776,000	-8,297,000	5,801,000

STANDARD METROPOLITAN STATISTICAL AREA

NONFARM WAGE AND SALARY EMPLOYMENT

	March 1983	Feb. 1983	March 1982	Percent Change from Feb. 1983	Percent Change from March 1982
FARGO-MOORHEAD SMSA					
TOTAL	**61,250**	**61,110**	**60,220**	**0.2**	**1.7**
Construction and Mining	1,800	1,790	1,900	0.6	-5.3
Manufacturing	4,370	4,300	4,300	1.6	1.6
Durable Goods	1,720	1,660	1,640	3.6	4.9
Nondurable Goods	2,650	2,640	2,660	0.4	-0.4
Food and Kindred Products	1,910	1,900	1,930	0.5	-1.0
Other Nondurable Goods	740	740	730	-0-	1.4
Transportation, Comm. and Public Utilities	3,710	3,720	3,900	-0.3	-4.9
Wholesale Trade	6,280	6,240	6,340	0.6	-0.9
Retail Trade	11,400	11,310	11,430	0.8	-0.3
Finance, Insurance, and Real Estate	3,830	3,800	3,740	0.8	2.4
Services	16,030	15,940	15,150	0.6	5.8
Government	13,830	14,010	13,460	-1.3	2.7
Federal	2,210	2,180	2,110	1.4	4.7
State and Local	11,620	11,830	11,350	-1.8	2.4
GRAND FORKS SMSA					
TOTAL	**36,360**	**35,950**	**36,240**	**1.1**	**0.3**
Construction and Mining	980	970	980	1.0	-0-
Manufacturing	2,450	2,380	2,530	2.9	-3.2
Transportation, Comm. and Public Utilities	2,180	2,210	2,270	-1.4	-4.0
Wholesale Trade	1,960	1,940	2,010	1.0	-2.5
Retail Trade	7,640	7,570	7,670	0.9	-0.4
Finance, Insurance, and Real Estate	1,430	1,420	1,430	0.7	-0-
Services	8,420	8,290	8,090	1.6	4.1
Government	11,300	11,170	11,260	1.2	0.4
BISMARCK SMSA					
TOTAL	**33,980**	**33,890**	**33,340**	**0.3**	**1.9**
Construction and Mining	1,570	1,560	1,550	0.6	1.3
Manufacturing	1,900	1,920	1,860	-1.0	2.2
Transportation, Comm. and Public Utilities	2,920	2,900	2,890	0.7	1.0
Wholesale Trade	2,400	2,380	2,440	0.8	-1.6
Retail Trade	6,680	6,590	6,640	1.4	0.6
Finance, Insurance, and Real Estate	1,660	1,660	1,700	-0-	-2.4
Services	8,910	8,930	8,640	-0.2	3.1
Government	7,940	7,950	7,620	-0.1	4.2

MANUFACTURING HOURS AND EARNINGS

	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	March 1983	Feb. 1983	March 1982	March 1983	Feb. 1983	March 1982	March 1983	Feb. 1983	March 1982
United States									
Total Manufacturing	346.50	339.11	327.27	39.6	38.8	39.1	8.75	8.74	8.37
Durable	372.93	366.42	352.84	40.1	39.4	39.6	9.30	9.30	8.91
Nondurable	311.59	304.42	289.93	38.9	38.1	38.3	8.01	7.99	7.57
Food & Kindred	312.62	311.47	303.81	38.5	38.5	39.0	8.12	8.09	7.79
Printing & Publishing	339.90	329.57	318.69	37.6	36.7	37.1	9.04	8.98	8.59
North Dakota									
Total Manufacturing	285.35	288.04	273.78	37.3	37.8	37.3	7.65	7.62	7.34
Durable	305.94	304.51	276.37	38.1	38.4	36.8	8.03	7.93	7.51
Nondurable	270.85	277.88	271.85	36.7	37.5	37.6	7.38	7.41	7.23
Food & Kindred	276.61	286.65	279.40	38.1	39.0	39.8	7.26	7.35	7.02
Printing & Publishing	238.60	240.91	263.02	32.2	32.6	32.6	7.41	7.39	7.24
Fargo-Moorhead SMSA									
Total Manufacturing	290.12	300.63	279.21	37.1	38.2	38.3	7.82	7.87	7.29
Durable	307.37	312.91	270.82	37.9	38.3	37.2	8.11	8.17	7.28
Nondurable	280.76	293.75	283.58	36.7	38.1	38.9	7.65	7.71	7.29

LABOR FORCE

	March 1983	Feb. 1983	March 1982	Percent Change from Feb. 1983	Percent Change from March 1982
UNITED STATES (In Thousands)					
Labor Force	112,148	112,217	111,149	−0.1	0.9
Employment	100,767	100,727	101,268	-0-	−0.5
Unemployment	11,381	11,490	9,881	−0.9	15.2
Unemployment Rate	10.1	10.2	8.9		
NORTH DAKOTA					
Labor Force	334,600	321,850	324,250	4.0	3.2
Employment	309,530	297,290	304,360	4.1	1.7
Unemployment	25,070	24,560	19,890	2.1	26.0
Unemployment Rate	7.5	7.6	6.1		
FARGO-MOORHEAD SMSA					
Labor Force	73,230	72,390	71,710	1.2	2.1
Employment	69,100	68,390	67,570	1.0	2.3
Unemployment	4,130	4,000	4,140	3.3	−0.2
Unemployment Rate	5.6	5.5	5.8		
GRAND FORKS SMSA					
Labor Force	43,100	41,890	41,870	2.9	2.9
Employment	39,810	39,050	39,310	1.9	1.3
Unemployment	3,290	2,840	2,560	15.8	28.5
Unemployment Rate	7.6	6.8	6.1		
BISMARCK SMSA					
Labor Force	41,470	40,900	41,410	1.4	0.1
Employment	38,330	37,710	38,480	1.6	−0.4
Unemployment	3,140	3,190	2,930	−1.6	7.2
Unemployment Rate	7.6	7.8	7.1		

U.S. data seasonally adjusted; other data not seasonally adjusted.

NORTH DAKOTA
NONFARM WAGE AND SALARY EMPLOYMENT

	March 1983	Feb. 1983	March 1982	Percent Change from Feb. 1983	Percent Change from March 1982
TOTAL	**248,630**	**246,710**	**244,770**	**0.8**	**1.6**
MINING	**7,160**	**7,300**	**11,080**	**-1.9**	**-35.4**
Coal	1,230	1,250	1,230	-1.6	-0-
Crude Petroleum and Natural Gas	5,700	5,860	9,670	-2.7	-41.1
Other Mining	230	190	180	21.1	27.8
CONSTRUCTION	**14,380**	**13,820**	**10,450**	**4.1**	**37.6**
Building Construction	2,680	2,770	2,730	-3.2	-1.8
Street, Highway and Heavy Construction	6,370	5,820	2,530	9.5	151.8
Special Trade Construction	5,330	5,230	5,190	1.9	2.7
MANUFACTURING	**14,580**	**14,490**	**14,940**	**0.6**	**-2.4**
Durable Goods	5,980	5,920	6,400	1.0	-6.6
Stone, Clay and Glass	480	450	540	6.7	-11.1
Primary and Fabricated Metals	620	600	670	3.3	-7.5
Machinery and Transportation Equipment	3,850	3,790	4,230	1.6	-9.0
Other Durable Goods	1,030	1,080	960	-4.6	7.3
Nondurable Goods	8,600	8,570	8,540	0.4	0.7
Food and Kindred Products	4,560	4,510	4,440	1.1	2.7
Dairy Products	810	810	820	-0-	-1.2
Food Specialties and Confectionery Products	1,730	1,650	1,850	4.8	-6.5
Bakery Products	470	470	430	-0-	9.3
Other Food and Kindred Products	1,550	1,580	1,340	-1.9	15.7
Printing and Publishing	2,240	2,250	2,230	-0.4	0.4
Other Nondurable Goods	1,800	1,810	1,870	-0.6	-3.7
TRANSPORTATION, COMMUNICATIONS, AND PUBLIC UTILITIES	**16,230**	**16,310**	**16,830**	**-0.5**	**-3.6**
Transportation	8,230	8,350	8,930	-1.4	-7.8
Trucking and Warehousing	4,310	4,420	4,550	-2.5	-5.3
Other Transportation	3,920	3,930	4,380	-0.3	-10.5
Communications	3,590	3,610	3,870	-0.6	-7.2
Public Utilities	4,410	4,350	4,030	1.4	9.4
WHOLESALE TRADE	**20,910**	**20,750**	**20,900**	**0.8**	**-0-**
Durable Goods	10,630	10,490	10,760	1.3	-1.2
Nondurable Goods	10,280	10,260	10,140	0.2	1.4
RETAIL TRADE	**44,960**	**44,230**	**44,200**	**1.7**	**1.7**
General Merchandise	5,270	5,360	5,440	-1.7	-3.1
Food Stores	6,350	6,330	6,170	0.3	2.9
Automotive Dealers and Service Stations	6,700	6,660	6,490	0.6	3.2
Apparel and Accessory Stores	2,730	2,740	2,710	-0.4	0.7
Other Retail	23,910	23,140	23,390	3.3	2.2
FINANCE, INSURANCE, AND REAL ESTATE	**11,880**	**11,840**	**11,710**	**0.3**	**1.5**
Finance	6,580	6,570	6,570	0.2	0.2
Banking	4,360	4,360	4,370	-0-	-0.2
Other Finance	2,220	2,210	2,200	0.5	0.9
Insurance	3,650	3,630	3,480	0.6	4.9
Real Estate	1,650	1,640	1,660	0.6	-0.6
SERVICES	**55,400**	**54,980**	**53,300**	**0.8**	**3.9**
Lodging	4,660	4,600	4,510	1.3	3.3
Nursing and Personal Care	5,650	5,610	5,520	0.7	2.4
Hospitals	12,950	12,910	12,570	0.3	3.0
Other Medical	5,470	5,440	5,160	0.6	6.0
Other Services	26,670	26,420	25,540	0.9	4.4
GOVERNMENT	**63,130**	**62,990**	**61,360**	**0.2**	**2.9**
Federal Government	9,480	9,490	9,230	-0.1	2.7
State Government	18,610	18,550	17,700	0.3	5.1
Educational Services	12,140	12,150	11,590	-0.1	4.7
Other State Government	6,470	6,400	6,110	1.1	5.9
Local Government	35,040	34,950	34,430	0.3	1.8
Educational Services	18,080	17,860	17,700	1.2	2.1
Other Local Government	16,960	17,090	16,730	-0.8	1.4

OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE $300

MS CAROLYN HARRIS
CONGRESSIONAL INFO SERVICE
SR1
4520 EAST WEST HIGHWAY
BETHESDA MD 20814
1

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First-Class Mail
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U.S. Dept. of Labor
Permit No. G-12

SERVICE North Dakota
Box 1537
1000 E. Divide Ave.
Bismarck, ND 58505

U.S. CONSUMER PRICE INDEX ALL URBAN CONSUMERS

(1967=100)	Annual Average 1982	March 1983	Feb. 1983	March 1982	Percent Change from Feb. 1983	Percent Change from March 1982	Percent Change Projected on Annual Basis
All Items	289.1	293.4	293.2	283.1	0.1	3.6	1.2
Food and Beverage	278.2	283.2	281.6	275.6	0.6	2.8	7.4
Housing	314.7	318.6	318.5	306.7	-0-	3.9	-0-
Apparel and Upkeep	191.8	194.5	192.0	191.1	1.3	1.8	16.8
Transportation	291.5	287.4	289.9	285.1	−0.9	0.8	−11.4
Medical Care	328.7	352.3	351.3	318.8	0.3	10.5	3.7
Entertainment	335.8	244.6	243.1	232.8	0.6	5.1	7.4

PRODUCER PRICE INDEX UNITED STATES AVERAGE

(1967=100)	Annual Averaga 1982	March 1983	Feb. 1983	March 1982	Percentage Change from Feb. 1983	Percentage Change from March 1982
All Commodities	299.3	300.5	301.2	298.0	−0.2	0.8
Farm Products and Processed Foods and Feeds	248.9	250.4	249.9	247.5	0.2	1.2
Industrial Commodities	312.3	313.4	314.4	311.0	−0.3	0.8